

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:)		
)	Bankruptcy No. 24-20996 JAD	
Joshua M. Morgan)		
)		FILED
)		8/19/24 11:50 am
Debtor (s))		CLERK
)	Chapter 13	U.S. BANKRUPTCY
Joshua M. Morgan)		COURT - WDPA
)		
)		
Movant(s))		
v.)	Document No. 34	
)		
PennyMac Loan Services, LLC)		
and Ronda Winnecour, Trustee)		
)		
Respondent(s))		

INTERIM MORTGAGE MODIFICATION ORDER

On August 14, 2024 the above-named Debtor(s) and Respondent PennyMac Loan Services, LLC (“Creditor”) entered into a trial modification (the “Trial Modification”), *outside of the Court’s Loss Mitigation Program*, with respect to the first mortgage on the Debtor’s residence. The terms of the Trial Modification require monthly payments in the amount of **\$1,328.58** (“Trial Payments”) to begin on **9/1/2024** and to continue in that amount until **11/1/2024** (the “Trial Modification Period”). In light of the need for an immediate change in the distribution to the Creditor, the Debtor(s) request the Court to enter this *Interim Mortgage Modification Order* until a final, permanent modification can be presented to the Court for approval.

AND NOW, this 19th **day of** August, **2024**, for the foregoing reasons it is hereby ***ORDERED, ADJUDGED and DECREED*** that:

(1) The Chapter 13 Trustee is authorized and directed to modify the distributions to the above-named Creditor for the Trial Modification Period. Each Trial Payment shall be made in the

amount of **\$1,328.58** for the following months: September 2024, October 2024 and November 2024.

Following the Trial Modification Period, the Chapter 13 Trustee shall continue to make distributions in the same amount as the Trial Payments until further Order of Court.

(2) In the event that a Permanent Modification is reached between the Parties, the Debtor ***immediately*** shall file a *Motion to Authorize the Loan Modification*.

Within three (3) days of entry of this *Order*, Debtor shall serve this *Order* electronically on the Chapter 13 Trustee at the following email address: **LMP@chapter13trusteewdpa.com** and Debtor shall not be entitled to rely on CM/ECF or United States Mail for service of this *Order* on the Chapter 13 Trustee. The Debtor(s) Certificate of Service shall reflect service upon the above identified email address.

A handwritten signature in black ink, appearing to be "jsf", is written over a horizontal line.

UNITED STATES BANKRUPTCY JUDGE
JEFFERY A. DELLER

Case administrator to serve:

Debtor(s)

Counsel for Debtor(s)

[Counsel for Creditor]

Ronda J. Winnecour, Esq. Ch 13 Trustee

In re:
Joshua M Morgan
Debtor

Case No. 24-20996-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Aug 19, 2024

User: auto
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 21, 2024:

Recip ID	Recipient Name and Address
db	+ Joshua M Morgan, 213 West County Barn Road, Houston, PA 15342-1075

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 19, 2024 at the address(es) listed below:

Name	Email Address
David A. Rice	on behalf of Debtor Joshua M Morgan ricelaw1@verizon.net lowdenscott@gmail.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Scott R. Lowden	on behalf of Debtor Joshua M Morgan lowdenscott@gmail.com

TOTAL: 5